

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/085,937 Confirmation No.: 4374
Applicant(s): Hyypa et al.
Filed: February 28, 2002
Art Unit: 2687
Examiner: Doan, Phuoc Huu
Title: ELECTRONIC TRANSACTIONS

Docket No.: 042933/302191
Customer No.: 00826

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY
37 C.F.R. §§ 1.111

Sir:

In response to the Office Action dated June 2, 2006, please consider the following remarks/arguments:

Remarks/Arguments in Response to the Office Action begin on page 2 of this paper.